

CUSTOMER NO. 00909

Application Serial No.: 09/877,926
Attorney Docket No.: 019213-0311368**REMARKS**

Claims 1-59 are pending in this application. By this Amendment, claims 1, 15, 28, and 42 have been amended. Reconsideration and allowance of all the rejected claims are respectfully requested in view of the following remarks.

Rejections Under 35 U.S.C. § 101

Claims 1-27 and 55-59 stand rejected under 35 U.S.C. § 101 as allegedly being non-statutory. In an effort to overcome this rejection, Applicant has amended claims 1, 15, 28, and 42 to particularly point out a computer implemented system and method. If the Examiner does not believe this amendment to overcome this rejection, the Examiner is invited to suggest a method of overcoming this rejection.

Rejections Under 35 U.S.C. § 112

Claims 1-56 stand rejected under 35 U.S.C. § 112 as allegedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant respectfully disagrees and maintains the position set forth in the Reply and Amendment filed June 3, 2004. The meanings of the terms that the Examiner alleges are indefinite are fully ascertainable through a reading of the claims in light of the specification and/or based on the ordinary English language meanings of these terms.

Provisional Double Patenting Rejection

As provided in the Reply and Amendment filed June 3, 2004, without admitting to the

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propriety of this rejection at this time, Applicant may consider filing a terminal disclaimer if and when one of the co-pending applications is found allowable.

Rejections Under 35 U.S.C. § 103

Claims 1-5, 7-19, 22-32, 34-46, 49-54, and 57-58 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Zuchnovich et al. Claims 55 and 56 stand rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Zuchnovich et al. in view of Carter et al. Claim 59 stands rejected under 35 U.S.C. § 103(a) as allegedly being unpatentable over Zuchnovich et al. in view of Day et al. Applicant traverses these rejections on the following basis.

None of the prior art relied on shows the features claimed, including, without limitation, a common electronic forum that enables a financial service provider participant to collaborate with a financial services client in the manner claimed. Zuchnovich is inapposite. It is directed to an information directory system to research documents. Since Zuchnovich does not teach or suggest at least this feature, claims 1-41 are allowable over Zuchnovich for at least this reason.

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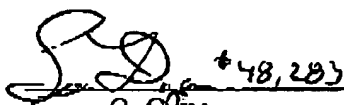
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Allowance of all the claims pending in the application is respectfully requested. If the Examiner believes, for any reason, that personal communication will expedite prosecution of this application, the Examiner is invited to telephone the undersigned at the number provided.

Dated: April 25, 2005

Respectfully submitted,

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